

## Information to identify the case:

Debtor 1:	<b>Adam Czekanski</b>	Social Security number or ITIN:	xxx-xx-6318
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<b>Elzbieta Czekanski</b>	Social Security number or ITIN:	xxx-xx-5351
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 1/19/18
Case number:	<b>18-11160-RG</b>	Date case converted to chapter:	7 10/29/19

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Adam Czekanski	Elzbieta Czekanski
2. All other names used in the last 8 years		
3. Address	16 Homestead Road Elmwood Park, NJ 07407	16 Homestead Road Elmwood Park, NJ 07407
4. Debtor's attorney Name and address	David L. Stevens Scura, Wigfield, Heyer & Stevens 1599 Hamburg Turnpike Wayne, NJ 07470	Contact phone 973-696-8391
5. Bankruptcy trustee Name and address	Donald V. Biase Biase Associates 110 Allen Road, Suite 304 Basking Ridge, NJ 07920	Contact phone (973) 618-1008

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 10/31/19
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>December 2, 2019 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 1/31/20</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Adam Czekanski  
 Elzbieta Czekanski  
 Debtors

Case No. 18-11160-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 49

Date Rcvd: Oct 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2019.

db/jdb	+Adam Czekanski, Elzbieta Czekanski, 16 Homestead Road, Elmwood Park, NJ 07407-1307
517286587	+1st Crd Srvc, 377 Hoes Lane, Piscataway, NJ 08854-4138
517425278	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517286590	+Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
517335762	+Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
517426940	+HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517938140	+New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517904333	+New Penn Financial, LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517885309	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
517885310	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675, Greenville, SC 29603-0675
517286601	+The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
517441930	+The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517391378	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
517286604	+Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: dstevens@scuramealey.com Nov 01 2019 00:08:54 David L. Stevens, Scura, Wigfield, Heyer & Stevens, 1599 Hamburg Turnpike, Wayne, NJ 07470
tr	+E-mail/Text: dbiase@iq7technology.com Nov 01 2019 00:13:06 Donald V. Biase, Biase Associates, 110 Allen Road, Suite 304, Basking Ridge, NJ 07920-4500
smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 01 2019 00:11:59 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 01 2019 00:11:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517286588	+EDI: RMCB.COM Nov 01 2019 03:28:00 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832
517412611	E-mail/PDF: resurgentbknofications@resurgent.com Nov 01 2019 00:15:18 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517286589	EDI: BANKAMER.COM Nov 01 2019 03:28:00 Bankamerica, Po Box 982238, El Paso, TX 79998
517286591	EDI: BANKAMER.COM Nov 01 2019 03:28:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
517295178	+EDI: AISACG.COM Nov 01 2019 03:28:00 BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517353623	EDI: BMW.COM Nov 01 2019 03:28:00 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517286592	EDI: BMW.COM Nov 01 2019 03:28:00 Bmw Financial Services, 5515 Parkcenter Cir, Dublin, OH 43017
517295179	+EDI: AISACG.COM Nov 01 2019 03:28:00 BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517286593	EDI: CAPITALONE.COM Nov 01 2019 03:28:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
517348501	EDI: CAPITALONE.COM Nov 01 2019 03:28:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517286594	+E-mail/Text: bankruptcy@cavps.com Nov 01 2019 00:12:21 Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
517324140	+E-mail/Text: bankruptcy@cavps.com Nov 01 2019 00:12:21 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517286595	+E-mail/Text: kzoepfel@credit-control.com Nov 01 2019 00:12:01 Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
517286596	+EDI: CHASE.COM Nov 01 2019 03:28:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
517286597	+EDI: WFNNB.COM Nov 01 2019 03:28:00 Comenity Bank/pier 1, Po Box 182789, Columbus, OH 43218-2789
517958049	EDI: Q3G.COM Nov 01 2019 03:28:00 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517303236	EDI: DISCOVER.COM Nov 01 2019 03:28:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517286598	+EDI: DISCOVER.COM Nov 01 2019 03:28:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
517286599	+EDI: TSYS2.COM Nov 01 2019 03:28:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
517363635	EDI: FORD.COM Nov 01 2019 03:28:00 Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
517324027	+EDI: FORD.COM Nov 01 2019 03:28:00 Ford Motor Credit, PO box 542000, Omaha, NE 68154-8000

District/off: 0312-2

User: admin  
Form ID: 309A

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Total Noticed: 49

Date Rcvd: Oct 31, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517286600 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Nov 01 2019 00:13:10  
Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429  
517298850 +EDI: MID8.COM Nov 01 2019 03:28:00 Midland Funding LLC, PO Box 2011,  
Warren, MI 48090-2011  
517399919 EDI: Q3G.COM Nov 01 2019 03:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
517384299 EDI: USBANKARS.COM Nov 01 2019 03:28:00 U.S. Bank National Association,  
Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108  
517286603 EDI: USBANKARS.COM Nov 01 2019 03:28:00 Us Bk Rms Cc, PO Box 108, Saint Louis, MO 63166  
517286602 +EDI: CITICORP.COM Nov 01 2019 03:28:00 Unvl/citi, Po Box 6241,  
Sioux Falls, SD 57117-6241  
517392949 +EDI: AIS.COM Nov 01 2019 03:28:00 Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517286605 +EDI: WFFC.COM Nov 01 2019 03:28:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517  
517286606 +EDI: WFFC.COM Nov 01 2019 03:28:00 Wells Fargo Bank, Po Box 14517,  
Des Moines, IA 50306-3517  
517372533 EDI: WFFC.COM Nov 01 2019 03:28:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517938141 New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826,  
Greenville, SC 29603-0675, New Penn Financial, LLC, Shellpoint Mortgage Servicing  
517378610\* Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2019 at the address(es) listed below:

David L. Stevens on behalf of Debtor Adam Czekanski dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/mmack@scura.com/lrichard@scura.com/llleon@scur  
a.com  
David L. Stevens on behalf of Joint Debtor Elzbieta Czekanski dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/mmack@scura.com/lrichard@scura.com/llleon@scur  
a.com  
Denise E. Carlson on behalf of Creditor HomeBridge Financial Services, Inc.  
dcarlson@kmlawgroup.com, bkgroup@kmlawgroup.com  
Donald V. Biase dbiase4236@gmail.com,  
dbiase@iq7technology.com/dbiase4236@gmail.com/pbellina@outlook.com  
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Laura M. Egerman on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage  
Servicing bkyecf@rasflaw.com, bkyecf@rasflaw.com/legerman@rasnj.com  
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8